

November 15, 2013**PUBLIC NOTICE # 2013-46****PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

IMPORTANT NOTICE

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

California Department of Insurance
Public Notice Filing
November 15, 2013

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
13-8110	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8166	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	ACE EQUIPMENT BREAKDOWN	-11.37
13-8097	4705	ALLEGHENY CASUALTY COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-8148	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
13-8169	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE -MOTOR HOME	
13-8105	0761	AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
13-8106	0761	ASSOCIATED INDEMNITY CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
13-8120	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B - GENERAL RISK	0
13-8196	0098	BERKLEY NATIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	
13-8121	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B - GENERAL RISK	0
13-8197	0098	BERKLEY REGIONAL INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	
13-8114	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	EARTH MOVEMENT	0
13-8182	1120	EVEREST NATIONAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-8107	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0

PN#: 2013-46

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13-8188	0111	GOLDEN EAGLE INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-8216	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	0
13-8109	0098	GREAT DIVIDE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS ENTERTAINMENT & SPORTS	
13-8115	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	EARTH MOVEMENT	0
13-8116	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	EARTH MOVEMENT	0
13-8125	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	HR3210-UMBRELLA/EXCESS AVENUES	0
13-8152	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	BUSINESSOWERS-AVENUES	0
13-8184	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	BOTH RATE AND FORM	NONE	-17.9
13-8082	0517	HDI-GERLING AMERICA INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	HR3210	0
13-8084	0471	HERITAGE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	VEHICLE SERVICE CONTRACTS	0
13-8219	0246	INDIANA LUMBERMENS MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	HR3210	
13-8076		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	LOSS COST-AGRICULTURAL CAPITAL ASSETS	
13-8077		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	FORMS	CAPITAL ASSETS	
13-8083		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	MULTI-PERIL	MANUAL	AGRICULTURAL CAPITAL ASSETS	

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13-8098	4705	INTERNATIONAL FIDELITY INSURANCE COMPANY	COMMERCIAL	SURETY	FORMS	NONE	
13-8081	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	FIRE	NEW PROGRAM	NONE	0
13-8214	4509	IRONSHORE INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS LIABILITY	
13-8133	0000	LEXINGTON NATIONAL INSURANCE CORPORATION	COMMERCIAL	SURETY	FORMS	BAIL BONDS	
13-8135	3702	LOYA CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	BASIC	
13-8117	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	NEW PROGRAM	EARTH MOVEMENT	0
13-8195	0000	MEDICAL INSURANCE EXCHANGE OF CALIFORNIA	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROF LIAB- PHYSICIANS AND SURGEONS AND MISC.	
13-8215	0000	MEDICAL INSURANCE EXCHANGE OF CALIFORNIA	COMMERCIAL	MEDICAL MALPRACTICE	FORMS	PROFESSIONAL LIABILITY- PHYSICIANS AND SURGEONS AND	
13-8137	0031	MEDICAL PROTECTIVE COMPANY (THE)	COMMERCIAL	MEDICAL MALPRACTICE	RULE CHANGE	HEALTHCARE PROF- CERTIFIED REGISTERED NURSE ANESTHE	
13-8158	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE- METROMILE PER - MILE-BUS. PREFERRED OCCUP	0
13-8159	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE- METROMILE PER- MILE-BUS. PREFERRED	0
13-8160	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE- METROMILE PER- MILE-GROUP 6	0
13-8161	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE- METROMILE PAR- MILE-LINKEDIN MEMBER	0
13-8162	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE METROMILE PER- MILE - BASE GROUP	0

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13-8172	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY DRIVE - METROMILE PER-MILE - SPONSORED MARKETI	0
13-8179	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY-DRIVE - METROMILE PER-MILE -BUSINESS PREFERRED	0
13-8183	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	CLASS PLAN	PAY-DRIVE-METROMILE PER-MILE	
13-8218	2538	NATIONAL GENERAL ASSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	NEW PROGRAM	PAY -DRIVE-METROMILE PER-MILE-LINKEDLN MEMBER & SP	0
13-8080	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
13-8154	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROFESSIONAL LIABILITY EDITORIAL	0
13-8212	0084	NATIONAL INTERSTATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
13-8108	0761	NATIONAL SURETY CORPORATION	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	MULTIGUARD FARM & RANCH	0
13-8227	0000	NATIONAL UNITY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR 7A, 7B, 8A, 8B	4.43
13-8096	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8149	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
13-8170	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE -MOTOR HOME	
13-8217	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	INTEGRATED PROPERTY INSURANCE SOLUTIONS	0
13-8221	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE	

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13-8224	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
13-8220	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8222	3219	NIPPONKOA INSURANCE COMPANY, LIMITED	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
13-8164	0796	NORTH POINTE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ESSENTIALS	0
13-8132	0008	NORTHBROOK INDEMNITY COMPANY	PERSONAL	OTHER LIABILITY	FORMS	CONTRACTUAL LIABILITY	
13-8078	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE	TRANSPORTATION	0.65
13-8101	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RATE	TRANSPORTATION	0
13-8213	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	TRANSPORTATION	0
13-8138	0225	OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AGRIBUSINESS	
13-8231	4051	OCEAN HARBOR CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	GROUP PLAN/TOWBUSTER AUTO CLUB	
13-8111	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
13-8167	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	BOILER AND MACHINERY	RATE	ACE EQUIPMENT BREAKDOWN	-11.37
13-8103	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	AMATEUR SPORTS LEAGUES	0
13-8165	0796	QBE INSURANCE CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	ESSENTIALS	0

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13-8211	0111	SAFECO INSURANCE COMPANY OF ILLINOIS	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	MOTORCYCLE	
13-8140	3098	SAFETY NATIONAL CASUALTY CORPORATION	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
13-8226	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-8202	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8203	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8204	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8205	3548	ST. PAUL PROTECTIVE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8136	0748	STAR INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	LIVESTOCK	0
13-8122	0098	STARNET INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RATE AND VARIANCE	VAR. 7B, 8B - GENERAL RISK	0
13-8198	0098	STARNET INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	GENERAL RISK-COMMERCIAL OUTPUT	
13-8163	3548	TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RATE AND VARIANCE	VAR. 8B. - DESIGN PROFESSIONALS LIAB. COV.	-3.9
13-8206	3548	TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8207	3548	TRAVELERS INDEMNITY COMPANY OF CONNECTICUT (THE)	COMMERCIAL	INLAND MARINE	FORMS	NONE	
13-8208	3548	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	COMMERCIAL	INLAND MARINE	FORMS	NONE	

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13-8112	0796	UNIGARD INDEMNITY COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	
13-8113	0796	UNIGARD INSURANCE COMPANY	COMMERCIAL	FARMOWNERS MULTI-PERIL	RULE CHANGE	FARM & RANCH	
13-8142	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - SPECIFIED PROFESSIONS ERRORS & OMIS	
13-8124	2538	WESCO INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	NONE	0
13-8139	2538	WESCO INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	NEW PROGRAM	NONE	0
13-8145	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	0
13-8153	2538	WESCO INSURANCE COMPANY	COMMERCIAL	FIDELITY	NEW PROGRAM	NONE	0
13-8126	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	OPEN BROKERAGE COV. UNIT FOR PROFESSIONALS	1.4
13-8134	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	SPECIALTY PROPERTY	
13-8150	0181	WESTPORT INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	INDEPENDENT INSURANCE AGENTS PROFESSIONAL	1.4
13-8127	1285	XL SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF. LIAB. - ENVIRONMENTAL AND NETWORK SECURITY L	0
95 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS							

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